

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934**

**Date of Report (Date of earliest event reported) October 1, 2022**

**Farmers & Merchants Bancorp, Inc.**  
(Exact Name of Registrant as Specified in its Charter)

**Ohio**  
(State or Other Jurisdiction  
of Incorporation)

**001-38084**  
(Commission  
File Number)

**34-1469491**  
(IRS Employer  
Identification No.)

**307 North Defiance Street,  
Archbold, Ohio**  
(Address of Principal Executive Offices)

**43502**  
(Zip Code)

**Registrant's Telephone Number, including Area Code (419) 446-2501**

**N/A**  
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17-CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of Each Exchange
<b>Common Stock, No Par Value</b>	<b>FMAO</b>	<b>NASDAQ Capital Market</b>

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter)

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

**Item 8.01. Other Events.**

Farmers & Merchants Bancorp, Inc. (the “Company”) announced in an October 3, 2022 press release that effective on October 1, 2022 it completed the acquisition of People-Sidney Financial Corporation (“PPSF”) and its subsidiary, Peoples Federal Savings and Loan Association (“Peoples Federal”), both of Sidney, Ohio as a result of the merger of PPSF with and into the Company and the merger of Peoples Federal with and into The Farmers & Merchants State Bank, the Company’s wholly owned subsidiary bank. Peoples Federal reported balance sheet assets of approximately \$132.5 million at June 30, 2022. Following the acquisition, the assets of the Company total approximately \$2.8 billion.

**Item 9.01. Financial Statements and Exhibits**

(d) Exhibits

The following exhibits are furnished herewith:

<u>Exhibit Number</u>	<u>Exhibit Description</u>
99.1	<a href="#">Press release, dated October 3, 2022, announcing the consummation of the acquisition of Peoples-Federal Financial Corporation and Peoples Federal Savings and Loan Association</a>
104	Cover Page Interactive Data File (embedded within the Inline XBRL document).

**Signatures**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto authorized.

**FARMERS & MERCHANTS BANCORP, INC.**  
(Registrant)

Dated: October 3, 2022

/s/ Lars B. Eller

Lars B. Eller

President & Chief Executive Officer

/s/ Barbara J. Britenriker

Barbara J. Britenriker

Executive Vice President & Chief Financial Officer



Post Office Box 216  
307 North Defiance Street  
Archbold, Ohio 43502

#### Farmers & Merchants Contacts

##### Company Contact:

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President and Chief Executive Officer Farmers  
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##### Investor and Media Contact:

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#### Farmers & Merchants Bancorp, Inc. Announces Completion of the Peoples-Sidney Financial Corporation Acquisition

ARCHBOLD, OHIO, October 3, 2022, Farmers & Merchants Bancorp, Inc. (“F&M”, “FMAO”, or the “Company”) (Nasdaq: FMAO), the holding company for Farmers & Merchants State Bank, announced today that it has completed the acquisition of Peoples-Sidney Financial Corporation (“Peoples” or “PPSF”).

Lars Eller, President and CEO of F&M, stated, “We are thrilled to complete the Peoples acquisition, which is the fifth acquisition we have closed since 2019. Peoples expands our presence in Sidney and greater Shelby County, and we are excited to bring our community-oriented banking and financial services to customers across these markets. Our successful acquisition strategy combined with strong organic growth has helped increase our bank assets to over \$2.8 billion. On behalf of everyone at F&M, we are pleased to welcome the employees and customers of Peoples to F&M.”

With the addition of PPSF, F&M now operates 33 full-service branches with total deposits of \$2.3 billion and total loans of \$2.1 billion at June 30, 2022. F&M provides financial services through its offices within Ohio and Indiana, as well as Loan Production Offices in Ohio, Indiana, and Michigan.

PPSF branch signage transitioned to Farmers & Merchants State Bank on October 1, 2022 and the system conversion will occur on December 5, 2022.

#### About Farmers & Merchants State Bank:

The Farmers & Merchants State Bank is a local independent community bank that has been serving Northwest Ohio and Northeast Indiana since 1897. The Farmers & Merchants State Bank provides commercial banking, retail banking and other financial services. Our locations are in Champaign, Fulton, Defiance, Hancock, Henry, Lucas, Williams, and Wood counties in Western Ohio. In Northeast Indiana, we have offices located in Adams, Allen, DeKalb, Jay, Steuben and Wells counties, and we have Loan Production Offices in West Bloomfield, Michigan; Muncie, Indiana; and Bryan and Oxford, Ohio.

#### Safe harbor statement

Farmers & Merchants Bancorp, Inc. (“F&M”) wishes to take advantage of the Safe Harbor provisions included in the Private Securities Litigation Reform Act of 1995. Statements by F&M, including management’s expectations and comments, may not be based on historical facts and are “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21B of the Securities Exchange Act of 1934, as amended.

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Actual results could vary materially depending on risks and uncertainties inherent in general and local banking conditions, competitive factors specific to markets in which F&M and its subsidiaries operate, future interest rate levels, legislative and regulatory decisions, capital market conditions, or the effects of the COVID-19 pandemic, and its impacts on our credit quality and business operations, as well as its impact on general economic and financial market conditions. F&M assumes no responsibility to update this information. For more details, please refer to F&M's SEC filing, including its most recent Annual Report on Form 10-K and quarterly reports on Form 10-Q. Such filings can be viewed at the SEC's website, [www.sec.gov](http://www.sec.gov) or through F&M's website [www.fm.bank](http://www.fm.bank).